NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 15, 2007, executed by BRENT RICHARDSON AND JENNIFER RICHARDSON, conveying certain real property therein described to RECON TRUST COMPANY, N.A., as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC., SOLELY AS NOMINEE COUNTRYWIDE HOME LOANS, INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded August 17, 2007, in Deed Book 2774, Page 553; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A. by instrument recorded on November 17, 2011 in the office of the aforesaid Chancery Clerk in Deed Book 3367, Page 314; and

WHEREAS, on February 17, 2015, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3938, Page 689; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **June 4, 2015** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 289, SECTION "E", BRAYBOURNE SUBDIVISION, LOCATED IN SECTION 32, TOWNSHIP 1 SOUTH, RANGE 5 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 72, PAGES 6-8, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be 6161 SANDBOURNE W, OLIVE BRANCH, MS 38654. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

A copy of the above Notice of Sale has this day been mailed to the Internal Revenue Service (MS) at 1555 Poydras Street, Suite 220, Mail Stop 65, New Orleans, LA 70112-3747.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 24th day of April, 2015.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107

Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 05/07/2015, 05/14/2015, 05/21/2015, 05/28/2015

6.4.2015

WHEREAS, on November 27, 2006, Debra Svarnas and William S. Svarnas executed a certain deed of trust to Austin Law Firm, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2613 at Page 498; and

WHEREAS, said Deed of Trust was subsequently assigned to Selene Finance LP by instrument dated October 8, 2014 and recorded in Book 3920 at Page 467 of the aforesaid Chancery Clerk's office; and

WHEREAS, Selene Finance LP has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 21, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,971 at Page 182; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Selene Finance LP, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 4, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 86, Section "B", Kaitlyn Ridge Subdivision, located in Section 4, Township 2 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 71, Pages 43-44, in the office of the Chancery Clerk of DeSoto County, Mississippi

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 5th day of May, 2015.

Shapiro & Massey, LLC

SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

5619 Kaitlyn Drive E Walls, MS 38680 15-011954AH

Publication Dates: May 14, 21 and 28, 2015

WHEREAS, on November 7, 2007, Alvin G. Kemp III and Deborah B. Newman and Amy Newman Kemp, executed a certain deed of trust to Prestige Title, Inc., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,816 at Page 385 and re-recorded in Book 2,846 at Page 523; and

WHEREAS, said Deed of Trust was subsequently assigned to Selene Finance LP, by instrument dated February 23, 2015 and recorded in Book 3,970 at Page 682 of the aforesaid Chancery Clerk's office; and

WHEREAS, Selene Finance LP has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated March 6, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,970 at Page 685; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Selene Finance LP, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 4, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 20, Revised Plan, First Addition, Whitehaven Village Subdivision, in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 3, Page 7, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Parcel Number: 1086-2302.0-00020.00

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 6th day of May, 2015.

Shapiro & Massey, LLO SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive, Suite B-202 Flowood, MS 39232 (601)981-9299

8698 Millbranch Road Southaven, MS 38671 15-011258GW

Publication Dates: May 14, 21, 28, 2015

WHEREAS, on November 28, 2011, Sarah Kate McMillen, an unmarried person, executed a certain deed of trust to Thomas R. Hudson, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for BankPlus, its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,371 at Page 589; and

WHEREAS, said Deed of Trust was subsequently assigned to JPMorgan Chase Bank, National Association by instrument dated December 27, 2012 and recorded in Book 3,567 at Page 715 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated February 26, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,947 at Page 211; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 4, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 95, Section B, Hernando Estates Subdivision, situated in Section 7, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 6, Page 9, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 6th day of May, 2015.

Shapiro & Massey, LLC/ SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

49 Sweetbriar Ave Hernando, MS 38632 15-011445GW

Publication Dates: May 14, 21, 28, 2015

WHEREAS, on January 25, 2008, Joann W. Keough, an unmarried woman, executed a certain deed of trust to Peter F. Makowiecki, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for First Tennessee Home Loans, a division of First Tennessee Bank N.A., its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2850 at Page 324; and

WHEREAS, said Deed of Trust was subsequently assigned to Carrington Mortgage Services, LLC, by instrument dated April 24, 2015 and recorded in Book 3,974 at Page 141 of the aforesaid Chancery Clerk's office; and

WHEREAS, Carrington Mortgage Services, LLC has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 24, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,974 at Page 145; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Carrington Mortgage Services, LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 4, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Two acres in the Northeast Quarter of the Northeast Quarter of Section 20, Township 2 South, Range 5 West, DeSoto County, Mississippi, more particularly described as follows; being the East two acres of Lot No. 1 of Keough Division of 10 acres in the Northeast Quarter of the Northeast Quarter of Section 20, Township 2 South, Range 5 West, as recorded in Plat Book 40, Page 1 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Parcel Number 2054-2000.0-00001.08

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 8th day of May, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

2861 Red Banks Road N Byhalia, MS 38611 15-012115GW

Publication Dates: May 14, 21, 28, 2015

5/13/15 1:25:41 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Current Borrower: B&H File Number: Bobbie M. Johnson and Keith I. Johnson

MS-86000138-15 Loan Type: Federal Housing Administration Property Address: 9194 Kaitlyn Drive South Walls, MS 38680-8680

Indexing Instructions: Lot 71, Section B, Kaitlyn Ridge, DeSoto County, Mississippi

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 27, 2002 Bobbie M. Johnson and Keith I. Johnson executed a deed of trust to Kathryn L. Harris, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Community Mortgage Corporation, which deed of trust is recorded in Deed of Trust Book 1613 at Page 481 in the office of the Chancery Clerk of DeSoto County, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to J.P. Morgan Chase Bank, National Association, by instrument dated October 6, 2014, and recorded in Book 3890 at Page 784 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, J.P. Morgan Chase Bank, National Association, the holder of said deed of trust and the note secured thereby, substituted James DeLoach as Trustee therein, as authorized by the terms thereof, by instrument dated January 12, 2015 recorded and spread at large upon the records in the office of the aforesaid Chancery Clerk in Book 3933 at Page 728, prior to first publication and posting of this notice; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, J.P. Morgan Chase Bank, National Association, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's

MSFC - Substitute Trustee's Notice Of Sale MS-86000138-15 2015-04-29 @ 13:16:31 / MT

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fees and expense of sale;

NOW, THEREFORE, I, James DeLoach, Substitute Trustee in said deed of trust, will on, June 4, 2015 offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) East front door of the DeSoto County Courthouse, 2535 Highway 51 South, Hernando, Mississippi 38632, the following described property situated in the County of DeSoto, State of Mississippi, to-wit;

Lot 71, Section B, Kaitlyn Ridge, situated in Section 4, Township 2 South, Range 9 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 71, Pages 43-44, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substitute Trustee.

James DeLoach 299 South 9th Street Oxford, MS 38655

Aus Rolfone

Telephone No.: 662-236-0080

PREPARED BY AND AFTER RECORDING PLEASE RETURN TO: BUTLER & HOSCH, P. A. MS Foreclosure Department 1303 Hightower Trail, Suite 315 Sandy Springs, GA 30350 678.298.2117

PUBLISH: May 14, 2015, May 21, 2015, May 28, 2015

MSFC - Substitute Trustee's Notice Of Sale MS-86000138-15 2015-04-29 @ 13:16:31 / MT

Page 2 of 2



WHEREAS, on the 25th day of March, 2006, Karen D. Newsome and Memory Rhoda executed a Deed of Trust to CTC Real Estate Service, Trustee, for the use and benefit of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Countrywide Home Loans, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of Desoto County, Mississippi, in Deed of Trust Book 2449 at Page 105 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to HSBC Bank USA, National Association as Trustee for the Holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-CW1, Asset-Backed Pass-Through Certificates, by assignment on file and of record in the office of the Chancery Clerk of Desoto County, Mississippi, in Book 2656 at Page 73 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Wilson, Adams & Edens, P.A., as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3,964 at Page 296 and rerecorded in Chancery Clerk Book 3 974 at Page 363 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that Wilson Adams & Edens, P.A., Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of Desoto County, at Hernando, Mississippi, on the 4th day of June, 2015, the following described land and property being the same land and property described in said Deed of Trust, situated in Desoto County, State of Mississippi, to-wit:

Lot 188, Phase II, Section "F", Northwood Hills, situated in Section 12, Township 3 South, Range 8 West, Desoto County, Mississippi, Plat Book 84, Page 35, in the Register's Office for Desoto County, Mississippi which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Karen Newsome by deed from Reeves-Williams, LLC filed for record in Book 490,Page 74, Register's Office for Desoto County Mississippi, dated 12/31/04.

And being the same property conveyed to Karen D. Newsome, single, by quit claim deed from Michael Newsome, single, being recorded simultaneously herewith.

Property address known as: 722 Northwood Hills Drive, Hernando, Mississippi 38632, DESOTO COUNTY

Note: Karen D. Newsome is AKA Karen Newsome.

1 6.4.2015

WA&E #15-00079

Title to the above described property is believed to be good, but I will convey only such title as is vested in the aforementioned Wilson, Adams & Edens, P. A. as Substitute Trustee.

WITNESS my signature, on this the 11th day of May, 2015.

WILSON, ADAMS & EDENS, P.A.

BY: BRADLEY P. JONES

PREPARED BY:

WILSON ADAMS & EDENS

POST OFFICE BOX 320909

FLOWOOD, MS 39232

(601) 825-9508

WA&E File #15-00079

PUBLISH: 05/14/2015, 05/21/2015, 05/28/2015